

INSURANCE CHIEF
HUNT CITY TO PROBE
PENSION MUTUAL
Commissioner Promises
Scandal in Insurance
Company's Deals

PREPARES FOR FIGHT
Gathers Information From
Banks Here on Wood
Concern's Operations

Insurance Commissioner J. Denny O'Neill arrived here today from Harrisburg, Pa., and held a conference with Chief Examiner William J. Roney, of the Insurance Department, discussing the affairs of the Pension Mutual Life Insurance Company, of Pittsburgh, and the Union Casualty Insurance Company, of Philadelphia. An application for receiver has been made for both companies, both of which are controlled by the Consolidated Investment Company, with offices in the Finance Building. The visit of Commissioner O'Neill to this city followed reports he had received that the two companies would make a legal fight against the application for receiver, which will be argued in the District Court at Harrisburg on November 27 and 28. "I will call on several officials of banks," said Commissioner O'Neill, "who had dealings with the companies concerned by Lynn Wood, I want to equip myself with all the information possible because I have heard that Wood is planning to oppose the application for receivership in the District Court at Harrisburg and the Pension Mutual. We are getting more information every day. Before this investigation is ended I predict there will be a scandal and, I am sure, many of the many records and documents dealing with the two companies."

LOSSES OF PENSION MUTUAL
ESTIMATED AT ABOUT MILLION;
PROTEST OF POLICYHOLDERS

By a Staff Correspondent
HARRISBURG, Nov. 17.—Insurance Commissioner O'Neill and Attorney General Brown probably will get together today and decide on the best steps to take in regard to the affairs of the Pension Mutual Life Insurance Company. The State officials now estimate the loss to policyholders at almost a million dollars. They want to do the best they can in regard to the affairs of the Pension Mutual Life Insurance Company. The State officials now estimate the loss to policyholders at almost a million dollars. They want to do the best they can in regard to the affairs of the Pension Mutual Life Insurance Company. The State officials now estimate the loss to policyholders at almost a million dollars. They want to do the best they can in regard to the affairs of the Pension Mutual Life Insurance Company.

STEWART AND RADNOR
HUNTS CHASE THE FOX

Forty Riders Follow English
Pack in Exciting Day's
Sport
WEST CHESTER, Pa., Nov. 17.—Following the English pack of the Radnor Hunt, about forty riders representing the W. Plunkett Stewart Hunt, of Unionville, and the Radnor Hunt, started from Unionville early today for the second day of joint hunting by the members of the two organizations, being joined by Victor Mather and wife and Gilbert Mather, of the Charles E. Mather Brandwine Hunt. A fox which promised some good sport was started soon after leaving for the open country, and the English pack went away in the form of the ground being much better condition than it was yesterday, when the chases were slow and dragging, although three foxes were chased to the traps at about an hour each. The first one was found at the Webb woods, circled about and took to cover near the Street road. The second one was found in the field at Logan farm, but popped into a hole before giving the bounds any sport. The third started at the Pierce farm, ran for an hour and gave a splendid chase, the condition of the ground having much improved by the afternoon. The Radnor hunters were entertained over night at the Stewart place and made an early start for the meeting point today. Tomorrow the Radnor, Stewart, Pickering and Mather hunts will meet for the start at Marshallton, as they have done for several seasons, and the Pickering and Mather hunts will probably be the only ones used in the chase. Among the members of the two hunts following the hounds today are Victor Mather and wife, Gilbert Mather, of Philadelphia; Charles Cotsworth, Walter Strawbridge, William Miller, Miss Collins, David H. Sharpe, Orville Roberts, Jerry King, James R. Warren, Benjamin Chew, Mr. and Mrs. Howard Henry, Mr. and Mrs. Charles Munn, Mrs. Montgomery, William Cotter, Antonio Deveraux, Mrs. Antonio Deveraux, William Kerr and William Lloyd.



J. HARTLEY MANNERS
Playwright, who indorses the work of the EVENING LEADER in exposing the drug traffic. He is the author of a drama dealing with the effects of narcotics.

WAGE BOOST REFUSED,
THREE POLICE RESIGN

Patrolmen Say Net Income of
\$1000 a Year Can't Pay Cost
of Living

Three policemen attached to the Sixty-first and Thompson streets station have resigned during the last week because of failure of the city to increase their pay and make it commensurate with the increased cost of living. The three, the last of whom handed in his badge and keys to Lieutenant Ewing this morning, have served an aggregate of fifty years. These resignations are taken to indicate that many policemen throughout the city, disgusted by the stand taken by Mayor Smith and Council Finance Committee in refusing to increase the wages of policemen from their present rate of \$3 a day, will quit the force to work in munitions factories. A considerable feeling has been aroused among the policemen over their wages. The policemen who resigned and time served follow:
DAVID JACOBS, 4060 Calowith street, four years on force.
JOHN H. HAIN, 2123 South Lambert street, three years on force.
JOHN J. HAIN, 1524 Westminster avenue, eight years on force.
The patrolman receives on an average of \$1000 a year. Out of this he must pay a political assessment of \$15, about \$25 a year for the pension fund and other items, and this year the increased cost of uniforms over the amount allotted him by the city forces him to pay \$22 from his own pocket. This brings his net income down to \$1000 a year—an amount that the police say is inadequate to support a family.

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CITY NEWS IN BRIEF

FALLING DOWN—A flight of steps last night at the Southern High School, Broad street and Snyder avenue, Joseph Hutchinson, six-year-old, fell from the top of the steps, suffering a broken leg and other possible injuries. Hutchinson was making his rounds of the building when he slipped and fell fifteen steps in the first floor. He was carried to the front door, where he was found by a policeman, who sent him to St. Agnes's Hospital.
A CONTRACT FOR THE BUILDING OF sixteen brick sewers, to cost \$250,000, was given out today by Director D. S. Man, of the Department of Public Works. The work is to be done in different sections of the city. Most of the work was awarded to Emilio Pasquazi, a city contractor.
CITY APPOINTMENTS—Today included Gustav Wiles, 2145 North Fairhill street, engineer, Bureau of Fire, salary \$1200; James A. Alexander, 1126 East Erie avenue, apprentice in the Electrical Bureau, salary \$700; Raymond McGee, 1211 Toga street, clerk, Bureau of Health, salary \$720.
FIRE DESTROYED—A large billboard which stood on a vacant lot at Wyoming and Bedford avenues. According to the police, who had made a bonfire near the billboard, a fire started in the work shop having been set off. The billboard was destroyed by the fire.
DIED AFTER BREAKING HIS LEG—John Thomas, 814 North 11th street, died at the St. Joseph's Hospital today from the effects of breaking his leg when he fell a saloon at 1714 Market street, November 8. Thomas, who lived at 1247 North 11th street, was 65 years old. He was a native of Ireland and had been in this country for many years. He was a member of the St. Joseph's parish and had been a member of the St. Joseph's choir for many years. He was a very kind and generous man and was well liked by all who knew him. He was buried in the St. Joseph's cemetery today.

PRESIDENT WILSON'S THANKSGIVING
PROCLAMATION ISSUED TODAY

IT HAS long been the custom of our people to turn in the fruitful autumn of the year in praise and thanksgiving to Almighty God for His blessings and mercies to us as a nation. The year that has elapsed since we last observed our day of thanksgiving has been rich in blessings to us as a people, but the whole face of the world has been darkened by war. In the midst of our peace and happiness, our thoughts dwell with painful disquiet upon the struggles and sufferings of the nations at war, and upon the people upon whom our beloved country in such uninstated measure. And I also urge and suggest our duty in this, our day of peace and abundance, to think in deep sympathy of the peoples of the world upon whom the curse and terror of war has so pitilessly fallen, and to contribute out of our abundant means to the relief of their sufferings. Our people could, in no better way, show their real attitude toward the present struggle of the nations than by contributing out of their abundance to the relief of the sufferings which war has brought to the world.
Now, therefore, I, Woodrow Wilson, President of the United States of America, do appoint Thursday, the thirtieth of November, as a day of national thanksgiving and prayer and urge and advise the people to resort to their several places of worship on that day to render thanks to Almighty God for the blessings of peace and unbroken prosperity which He has bestowed upon our beloved country in such uninstated measure. And I also urge and suggest our duty in this, our day of peace and abundance, to think in deep sympathy of the peoples of the world upon whom the curse and terror of war has so pitilessly fallen, and to contribute out of our abundant means to the relief of their sufferings. Our people could, in no better way, show their real attitude toward the present struggle of the nations than by contributing out of their abundance to the relief of the sufferings which war has brought to the world.
In witness whereof I have hereunto set my hand and caused the seal of the United States to be affixed.
Done at the city of Washington, this seventeenth day of November, in the year of our Lord, one thousand nine hundred and sixteen, and of the independence of the United States the one hundred and forty-first.
(Signed.) WOODROW WILSON.

RAILROADS AND MEN PREPARED
FOR HEARING ON EIGHT-HOUR LAW

Continued from Page One.
The delegates for the purpose of framing definitely the views which the national council will lay before the joint Congressional Committee.
Warning that railroad men "may hold up Congress at the next session if they are successful in the present Adamson eight-hour law controversy" was given by President Charles R. Van Hise, of Wisconsin University.
"Whether the last election had anything to do with the passage of the Adamson law," Van Hise said, "you can judge as well as I. Four hundred thousand men held up Congress at the next session if they are successful in the present Adamson eight-hour law controversy" was given by President Charles R. Van Hise, of Wisconsin University.
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STATE RAIL COMMISSIONERS
RESUME DEBATE ON QUESTION
OF SURRENDERING AUTHORITY

WASHINGTON, Nov. 17.—The National Association of State Railroad Commissioners resumed today its debate on the question of whether Federal or State commissions shall regulate rates of stocks and bonds of interstate public service corporations. A considerable feeling has been aroused among the policemen over their wages. The policemen who resigned and time served follow:
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TWO MORE ROADS BEGIN SUITS
TO SET ASIDE ADAMSON LAW;
ACTION ORDERED BY ANOTHER

UTICA, N. Y., Nov. 17.—The Delaware, Lackawanna and Western Railroad Company today brought suit in the United States District Court at Utica against the authority of the Adamson law. The complaint asks an injunction to restrain the employees from taking any legal proceedings under the new law to collect additional wages. The suit shall have effect if the Adamson law is held unconstitutional. The complaint will be submitted to Judge George W. Ray.
NEW YORK, Nov. 17.—Directors of the Chesapeake and Ohio Railroad today announced that they had filed suit against the operation of the Adamson law. The suit was taken after the first dividend since November, 1914, had been declared. Today's payment was two per cent.
BOSTON, Nov. 17.—Suit was filed in the United States District Court today by the New York, New Haven and Hartford Railroad Company against the operation of the Adamson law. The suit was taken after the first dividend since November, 1914, had been declared. Today's payment was two per cent.

FEDERATION OF LABOR READY
TO BACK TRAINMEN AND FIGHT
FOR UNIVERSAL EIGHT HOURS

BALTIMORE, Nov. 17.—Labor is embracing itself here, one of the greatest fights in its career for an eight-hour day for all workers.
The crisis, which leaders freely admit is impending, may come during the present session of Congress. The American Federation of Labor, but in all likelihood it will be deferred until January 1, when labor's first great victory, the railroad eight-hour day, will be put to test through the operation of the Adamson law. The preparation for the battle, however, is being made here.
The convention proper is marking time. It will continue to do so until the first of the week, when the "big four" of the railroad labor world—Stone, of the engineers; Garretson, of the conductors; and the men who will take to prevent the railroads from having the Adamson law declared unconstitutional, and they will be backed to the limit. Furthermore, they are confident of success. They believe that they have the support of the public, and they "point with pride" to the result of the election as proof positive that they have the "endorsement of society."
In the event the railroads succeed in holding up operation of the Adamson law past January 1, leaders here profess to have no knowledge of the situation.
President Gompers turned it off this way: "The Adamson law will go into effect on January 1, regardless of injunctions, contests or what the railroads do. He declined to amplify the statement.
Of discussing the possibility of a nationwide sympathetic strike in case the railroad men do go out, everybody is high and low, fought shy. They left it alone as though it were hot.
The convention today took its usual position in opposing the compulsory arbitration of labor disputes. Some delegates, however, said that action at this time assumes slightly more than its customary significance as it will serve as additional proof that the public is ready to tolerate the taking away of its cherished right to strike.
A recommendation that the convention go on record as favoring the appointment of a national commission to investigate the high cost of living was carried only after a long and tedious debate.
The convention was thrown into an uproar by a report that the reading clerk had a newspaper clipping saying that Senator Sherman of Illinois had been sued for \$10,000 by a Springfield, Ill., woman, who alleges the Senator owes her that much back.
"We'll get that man yet," cried Gompers, and the crowd roared, and his statement was roundly cheered.
President Gompers and Senator Sherman have given out some sarcastic interviews concerning each other since Sherman's appointment as a member of the national commission.
The convention adjourned at 10 o'clock, with the reading clerk giving the various resolutions to the public.

SIX HUNDRED CORPORATIONS
VOTE TO SUPPORT RAILROADS
IN FIGHT ON EIGHT-HOUR LAW

NEW YORK, Nov. 17.—The National Founders' Association, representing more than 600 of the leading manufacturing corporations of the country, has voted in favor of the Adamson law. The vote was taken at a meeting of the association held in New York City today. The association is the largest of its kind in the world, and its members include many of the leading industrial concerns of the country. The association's support of the Adamson law is a significant indication of the feeling of the business community toward the eight-hour day. The association's members are expected to exert their influence with Congress to secure the passage of the Adamson law.

COMMERCE CHAMBER COUNCIL
WOULD HAVE NATION ENFORCE
MASTER-SERVANT CONTRACTS

WASHINGTON, Nov. 17.—Regulation of railroads and prevention of railroad strikes was the subject of a hearing before the Commerce Chamber Council today. The council is a body of business leaders and is expected to exert its influence with Congress to secure the passage of the Adamson law. The council's members are expected to exert their influence with Congress to secure the passage of the Adamson law.

METHODISTS WARNED
OF PROSPERITY'S PERILS

Discussion of Its Grave Dangers
Attends Vote to Increase Salary
of Mission Board's
Secretary

CHURCH DUTIES IGNORED
Reports Say Material Success Too
Often Involves Spiritual
Decadence

After a half-hour controversy on the cost of living and ministers' salaries, the Board of Home Missions and Church Extension of the Methodist Episcopal Church in its annual meeting at the Wesley Building, Seventeenth and Race streets, this morning approved of adding \$1000 more to the \$2000 annual salary of its corresponding secretary, the Rev. Dr. David D. Forsyth, of Chicago.
The leaders of the opposition to the increase were the Rev. Wallace, ex-Governor of California, and the Rev. John Stephens, district representative of the board in California.
The Rev. Mr. Stephens said: "A missionary board is not an institution in which handsome salaries should be thought of. We are not dealing with a business proposition. The mission field is one of the spirit of sacrifice, and this increase in salary for our secretary is not an example of sacrifice. This \$1000 increase will cost us much more in its face value when we go home and tell it to the people who are stinging themselves to give to the missionary cause."
Bishop Luther B. Wilson, of New York, upheld the increase and said that many railroads in the United States would gladly pay a man with the ability of Secretary Forsyth \$15,000 a year.
He said that the secretary should be paid a salary that would free him from all personal worry and allow him to devote all his energies to the work of the board.
H. J. Moore, a lay member of the board, of the city, said that in the last two years men in his employ had had salary increases of forty per cent, and he could see no reason why the secretary should not demand that men in ministerial work be paid in the same ratio. Other speakers said that \$4000 was not at all out of harmony with the salaries of many large churches.
PROSPERITY AND WORLDLINESS
Reports were read this morning on the five fields of work for which the board will provide individual superintendents and executive committees at this session. They are rural work, frontier church extension and evangelistic work.
A warning against rural conditions is contained in the report on rural work. It declares that prosperity has been so universal as to cause the farmer to become increasingly intelligent, influential and wealthy, and it is feared that in many places the farmer is becoming worldly and selfish. The report spoke of the great work to be done in this direction, and of the starting moral conditions prevalent. "Conditions are so worldly and selfish," it said, "that the church is being closed, and the people are left without the restraint and inspiration of religion." The report adds: "Hundreds of churches in the rural districts must be brought back to the fold, along with many members."
The work to be done in the Department of City Work, the report added that much was to be done owing to the tide of immigration that was changing life in the cities. The report said: "Poverty and wealth alike," the report read, "imperil us in our attempt to conquer the cities organized selfishness, heartless iniquities and the spirit of materialism."
It emphasized that unless the cities were won the redemption of the country is impossible.
CHURCH ITS OWN EVANGELIST
"Every church its own evangelist" is the slogan that has been adopted as a guide for work in the department devoted to evangelism.
"Without reflecting to the slightest degree on the work of the approved evangelist," the report continued, "the chief evangelistic task of Methodism is to create evangelists in the regular ministry and laity."
In speaking of the department for frontier work, the report observed that "America will surely determine the future of the world. From her will go out the deciding factors in the realm of politics, industry, social and religious."
The Methodist Church, with her great numbers, should be chief among the determining factors of America. Then added were the details of the planned work.
The report on the work for the church extension division was more of a review of what had been done in past years. In fifty years the Methodist Church has established 17,800 churches and donated \$24,000,000 toward \$37,000,000 for the building of new ones, surpassing "any record of church building enterprises known in the Protestant world."
Bishop Joseph Berry is presiding over the meeting of the board, which terminates tomorrow. This meeting of the board is regarded as one of the most important held in the church for years.

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15 FINED FOR LOAFING
Judge Barratt's Cousin, Arrested on
Similar Charge, Will Be Arraigned
Tonight—"Blunder" Jurist Says

Fifteen men were fined \$10 and costs each by Magistrate Meclary when arraigned before him this morning on charges of loafing in the city. The men were: A sixteen, Clarence Hickman, 1032 Spruce street, cousin of Judge Norris S. Barratt, of Common Pleas Court No. 2, will be arraigned on a similar charge tonight before Magistrate Pennock. A seventeen, George A. Brennan, 1718 Wallace street, was discharged by Magistrate Meclary.
Detective Lee, of the Police Bureau, of the vice squad, who made the arrests, testified that they had been watching the men during the last month, appearing nightly on the corners of Twelfth and Market streets and annoying pedestrians.
Judge Barratt resents the arrest of his cousin, who, he explained, was talking with an old acquaintance from the Navy Yard while standing at Twelfth and Market streets, when two detectives arrested them.
"It's simply another police blunder," said the judge. "The policemen were in plain clothes and refused to show their credentials, they did not have a warrant and they said that Mr. Hickman had been arrested before for a similar offense, and I know that to be absolutely false. The charge is ridiculous."
"It was entirely a case of mistaken identity," said Hickman. "The matter is now in Judge Barratt's hands."

CALL'S SON SEEKS DIVORCE
Wife Left Him Thirteen Years Ago
Without Warning, Joseph, Jr.,
Tells Court

Divorce proceedings were brought today in Common Pleas Court No. 1 by Joseph Call, Jr., of 1917 North Eighth street, son of Magistrate "Joe" Call, against Daisy Call.
According to the libellant he has not seen his wife for more than thirteen years. When questioned today regarding the suit Call said:
"Thirteen years ago my wife, who was Daisy Hawkins, of 2048 Marshall street, left me without warning. We had only been married a short time and I never knew why she left me. All I can say is that I haven't seen or heard from her since then, so I figured that it was about time to start to get a legal separation."
"Chief Singer" in Army
In the British army chief singer.

PENNSYLVANIA OPENS
AUTO WAR ON NEIGHBOR

Retaliates on Delaware for Law
Requiring License for Motor-
trucks Doing Business
in That State

MAKES SIMILAR RULE
Called Foolish Rule Which Discriminates
in Favor of
Individuals

Result of Tariff War
on State Auto Traffic
PENNSYLVANIA and Delaware entered into a tariff war today when the Pennsylvania State Highway Commissioner answered the Delaware law which requires commercial motor trucks of this State to obtain Delaware licenses before crossing the State line. Hereafter Delaware commercial motor trucks will be required to pay for Delaware licenses as well as for Pennsylvania automobile licenses, while Pennsylvania concerns delivering goods in Delaware were required to pay for Delaware licenses as well as for Pennsylvania automobile licenses.
After endeavoring for more than a year and a half to bring about the repeal of the Delaware law or a nullifying amendment, action was taken by Pennsylvania today. Notices were sent out by the automobile division of the State Highway Department to the authorities in all towns along the State boundary line that Delaware commercial vehicles found in Pennsylvania must be stopped and their drivers notified that Pennsylvania registration must be obtained. The police of Philadelphia also received the notices.
CALLED "FOOLISH LAW"
The action taken today by State Highway Commissioner Black was a move by the Motor Truck Association of Philadelphia had about persuaded the late State Highway Commissioner Cunningham to take the law off the books.
"Thus to fight back," said W. H. Metcalf, secretary of the Motor Truck Association, "is the best way to bring about reciprocity between the two states, because Delaware has a foolish law. It says that a truck belonging to an individual can come into Delaware without a Delaware license, but a truck belonging to a corporation or partnership cannot. It works out in such a way, for instance, that Job Wanamaker delivers goods in Wilmington in unlicensed trucks while Strawbridge & Clothier must have Delaware licenses of trucks. This is a ridiculous situation. It is an individual, that was brought out when on one side of Pennsylvania avenue in Wilmington not long ago a Wanamaker truck set back up on one side of the avenue to deliver goods while Strawbridge & Clothier's truck was on the other side. A policeman arrested the driver of the Strawbridge & Clothier truck because there was no license on the truck in which the driver fined \$25, while John Wanamaker still delivers goods there without Delaware license."
FAILED TO ACT
The Motortruck Association of Philadelphia has been in the controversy which, said Secretary Metcalf. A tacit agreement was in effect between Philadelphia and Delaware that the law would be disregarded, he said, but the agreement was broken when a Wilmington policeman insisted on making the law stick.
The association was assured by former Governor Miller that Delaware would act as president of the Delaware Automobile Association, many months ago, said Mr. Metcalf, "that the Delaware law would be repealed. It has not been done. I suppose the action of the State Highway Commissioner is the result."
The effect of the ruling will be far-reaching. It will not only force those commercial vehicles to obtain continuous interstate commercial licenses, but also to commercial vehicles making only occasional trips.

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TRENTON, Nov. 17.—In a statement filed with Secretary of State Martin today, Congressman John E. Caperton declared he spent \$1458.80 for re-election from the Fifth district.

LONDON, Nov. 17.—The Dutch passenger steamship Konigin Regentes, which was seized by the Germans on November 11 and taken to Zebrugga, has been released, says a news agency dispatch from Amsterdam today. Three Americans on board had previously been liberated.

BANDITS AGAIN CLOSE
IN ON CHIHUAHUA CITY

Villistas Prepared to Attack
Trevino Garrison of 2000,
Now Isolated

EL PASO, Nov. 17.—Villista troops are again closing in upon Chihuahua City from all sides and Carranza's stronghold in the north is again isolated.
General Trevino now has fewer than 2000 men in Chihuahua City and is preparing to evacuate, according to advices received by Federal agents here. He will try to move southward and join the forces of General Mygale, who is moving north from Torreon.
Colonel Mariano Tamez, one of the Villa leaders operating along the railway north of Chihuahua City, wrote his brother, who lives here, that he, with the notorious Quevedo brothers and Manuel Chao, all Villa leaders, were planning an early attack on Juarez.
It is believed here that the bandits who held up a train yesterday at Terrazas were part of the Quevedo force. Victims reaching the border reported that more than 200 men, women and children were forced to strip in the cold beside the tracks while the bandits searched their clothing for valuables. Much of the clothing was stolen.

Gets \$220,000 Sewer Contract
The Keystone Building Construction Company which is building the central section of the Broad street subway, has received an additional contract from the Department of City Transit, with the approval of Mayor Smith, to reconstruct the main sewer in Thompson street, between Seventh and Broad streets. The work will cost \$210,000.

TOO LATE FOR CLASSIFICATION
LOST AND FOUND

WANTED—Last lady's open-faced gold watch, 12 1/2 diamonds, set in gold, with chain, made by Susannah to Norris, done by Norris to Broad street, to be returned to the main sewer in Thompson street, between Seventh and Broad streets. The work will cost \$210,000.
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